

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Reading Division*

IN RE:

ALECIA MARIE FICK AKA ALECIA MARIE  
BATEZEL AKA ALECIA MARIE KATZAMAN

Case No. 23-12894-pmm

Chapter 13

Nationstar Mortgage LLC,  
Movant

vs.

ALECIA MARIE FICK AKA ALECIA MARIE  
BATEZEL AKA ALECIA MARIE KATZAMAN ,  
Debtor

**OBJECTION TO CONFIRMATION  
OF DEBTOR'S CHAPTER 13 PLAN**

Nationstar Mortgage LLC ("Movant"), by and through its undersigned counsel, files this *Objection to Confirmation of Debtor's Chapter 13 Plan* (Doc 17), and states as follows:

1. The Debtor filed a voluntary petition pursuant to Chapter 13 of the Bankruptcy Code on September 25, 2023.

2. Movant holds a security interest in the Debtor's real property located at 300 W Ruth Ave, Robeson, PA 19551 (the "Property"), by virtue of a Mortgage which is recorded as instrument Number 2021061038 in Official Records of Berks County, Pennsylvania. Said Mortgage secures a Note in the amount of \$175,624.00.

3. The Debtor filed a Chapter 13 Plan (the "Plan") on October 27, 2023 (Doc 17).

4. The Plan includes payments toward the Note and Mortgage with Movant, however the figures used by the Debtor are inaccurate. Although Movant has not yet filed its

proof of claim, it is anticipated that the claim will show the pre-petition arrearage due Movant is \$5,374.36, whereas the Plan proposes to pay only \$0.00. Therefore, the Plan is not in compliance with the requirements of 11 U.S.C. §§ 1322(b)(3) and 1325(a)(5) and cannot be confirmed. Movant objects to any plan which proposes to pay it anything less than \$5,374.36 as the pre-petition arrearage over the life of the plan.

5. Movant objects to Debtor's proposed Chapter 13 Plan as Part 4(b) does not list amounts to be paid to Movant.

6. Movant objects to any plan which proposes to pay it anything less than \$5,374.36 as the pre-petition arrearage over the life of the plan.

**WHEREFORE**, Movant respectfully requests the entry of an Order which denies confirmation of the Plan unless such plan is amended to overcome the objections of Movant as stated herein, and for such other and further relief as the Court may deem just and proper.

/s/Andrew Spivack

Andrew Spivack, PA Bar No. 84439

Matthew Fissel, PA Bar No. 314567

Mario Hanyon, PA Bar No. 203993

Ryan Starks, PA Bar No. 330002

Jay Jones, PA Bar No. 86657

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**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing  
OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN has been  
electronically served or mailed, postage prepaid on this day to the following:

Via Electronic Notice:

AMY LYNN BENNECOFF GINSBURG, Debtor's Attorney  
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SCOTT F WATERMAN [Chapter 13], Bankruptcy Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

Office of United States Trustee, US Trustee  
Robert N.C. Nix Federal Building  
900 Market Street Suite 320  
Philadelphia, PA 19107

Via First Class Mail:

ALECIA MARIE FICK  
300 W. RUTH AVE  
ROBESONIA, PA 19551

Date: December 14, 2023

/s/Andrew Spivack

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